

In re:
Louis A Garozzo
Patricia A Garozzo
Debtors

Case No. 21-10598-amc
Chapter 13

District/off: 0313-2
Date Rcvd: Dec 20, 2021

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2021:

Recip ID **Recipient Name and Address**
db/jdb + Louis A Garozzo, Patricia A Garozzo, 148 Daly Street, Philadelphia, PA 19148-3328

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2021 at the address(es) listed below:

Name	Email Address
ERIK B. JENSEN	on behalf of Debtor Louis A Garozzo erik@jensenbagnatolaw.com jordan@jensenbagnatolaw.com;jennifer@jensenbagnatolaw.com;lori@jensenbagnatolaw.com;mjmecf@gmail.com;jensener79956 @notify.bestcase.com
ERIK B. JENSEN	on behalf of Joint Debtor Patricia A Garozzo erik@jensenbagnatolaw.com jordan@jensenbagnatolaw.com;jennifer@jensenbagnatolaw.com;lori@jensenbagnatolaw.com;mjmecf@gmail.com;jensener79956 @notify.bestcase.com
JASON BRETT SCHWARTZ	on behalf of Creditor Ally Bank jschwartz@mesterschwartz.com
JEFFREY M. CARBINO	on behalf of Joint Debtor Patricia A Garozzo jeffreycarbino@gmail.com jeffreycarbin@gmail.com;jennifer@jensenbagnatolaw.com;jordan@jensenbagnatolaw.com

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JEFFREY M. CARBINO

on behalf of Debtor Louis A Garozzo jeffreycarbino@gmail.com
jeffreycarbin@gmail.com;jennifer@jensenbagnatolaw.com;jordan@jensenbagnatolaw.com

REBECCA ANN SOLARZ

on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A The Bank of New York as trustee for registered Holders of
CWABS, Inc., Asset-Backed Certificates, Series 2006-23 bkgroup@kmllawgroup.com, rsolarz@kmllawgroup.com

REGINA COHEN

on behalf of Creditor Ally Bank rcohen@lavin-law.com ksweeney@lavin-law.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.EDF@usdoj.gov

TOTAL: 9

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:) CASE NO. 21-10598-AMC
)
LOUIS A. GAROZZO and)
PATRICIA A. GAROZZO,)
Debtors) CHAPTER 13

STIPULATION

COME NOW, this _____ day of _____, 202_____, Debtors, Louis A. Garozzo and Patricia A. Garozzo, by and through their attorney, Erik B. Jensen, Esquire, and Ally Bank, (“Ally”) by and through its attorney, Mester & Schwartz, P.C., hereby stipulate the following terms of settlement of the Objection to Confirmation of Second Amended Chapter 13 Plan and the Objection to Proof of Claim Filed by Ally Bank Pursuant to Bankruptcy Rule 3007 and 11 U.S.C. §§ 506 and 1325:

WHEREAS the Debtors own a 2018 NISSAN Rogue Utility 4D SV AWD I4, V.I.N. KNMAT2MV6JP543892 (“vehicle”); and

WHEREAS Ally has a lien on the vehicle; and

WHEREAS the Debtors have filed a Second Amended Chapter 13 plan providing for payment of the vehicle through the plan; and

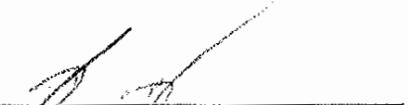
WHEREAS Ally has filed an Objection to Confirmation; and

WHEREAS the Debtors have filed an Objection to Proof of Claim Filed by Ally Bank Pursuant to Bankruptcy Rule 3007 and 11 U.S.C. §§ 506 and 1325; and

WHEREAS the Debtors and Ally seek to resolve the Objection to Confirmation and Objection to Proof of Claim; it is hereby stipulated and agreed that:

WHEREAS the Debtors and Ally seek to resolve the Objection to Confirmation; it is hereby stipulated and agreed that:

1. The value of the vehicle to be paid through the Plan is \$18,500.00.
2. The value of the vehicle shall be paid through the Plan at 5.25% interest for sixty (60) months. The payments will total \$21,074.44, and Ally shall have a total secured claim in that amount.
3. The balance of any claim shall be a general unsecured claim.
4. This agreement is only binding upon the parties in this instant Chapter 13 case. If not paid in full within this instant Chapter 13 due to dismissal or conversion, this agreement is not binding upon the parties.
5. A faxed signature shall be treated as an original signature for purposes of this Stipulation.



Jason Brett Schwartz, Esquire
Attorney for Ally
Mester & Schwartz, P.C.
1917 Brown Street
Philadelphia, PA 19130
(267) 909-9036
Dated: 12/14/21



Erik B. Jensen, Esquire
Attorney for the Debtors
Jensen Bagnato, PC
1500 Walnut St., Suite 1510
Philadelphia, PA 19102
(215) 546-4700
Dated:

/s/Ann Swartz
Scott F. Waterman, Trustee
Chapter 13 Trustee
2901 St. Lawrence Ave.
Suite 100
Reading, PA 19606
(610) 779-1313
Dated:

Dated: December 20, 2021

SO ORDERED
BY THE COURT



Ashely M. Chan
U.S. Bankruptcy Judge